

*Received 9/15/85*  
*Cost file*

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Enclosed are three tables that should help to answer the OMB questions. Please feel free to rearrange and take differences to fit your needs.

I was not sure if the final social security figure for CIARDS was 5.5%. If different, minor adjustments are needed but the totals will not be affected.

On attachment 4, you state that the funds for transfers will not be requested until retirement. I am not sure what the difference is between this and immediate transfer(perhaps on an estimated basis).

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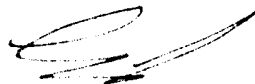


Table 1 - Comparison of CSRS Plans

## Normal Cost as a Percentage of Covered Payroll

	Current Plan	Proposed for Pre-1984 Employees	Proposed for Post-1983 Employees
Pension Plan			
Optional retirement	23.2	23.6	15.5
Involuntary retirement	1.8	1.8	0.8
Disability	2.1	2.1	1.8
Deferred vested	0.9	0.9	1.0
Survivors	4.0	4.0	2.1
Total pension cost	32.0	32.4	21.1
Paid by employee	7.0	7.0	1.1
Employer cost			
Pension plan	25.0	25.4	20.0
Capital accumulation	0.0	1.4	1.4
Social security	0.0	0.0	5.9
Total	25.0	26.8	27.3

Table 2 - Comparison of CIARDS Plans

Normal Cost as a Percentage of Covered Payroll

	Current Plan	Proposed for Pre-1984 Employees	Proposed for Post-1983 Employees
Pension Plan			
Optional retirement	37.7	42.8	35.1
Involuntary retirement	1.9	2.2	1.2
Disability	2.2	2.5	2.2
Deferred vested	1.0	1.1	1.2
Survivors	5.1	5.8	4.0
Total pension cost	48.0 <i>47.9</i>	54.4	43.7
Paid by employee	7.0	7.0	1.5
Employer cost			
Pension plan	41.0	47.4	42.2
Capital accumulation	0.0	2.0	2.0
Social security	0.0	0.0	5.5
Total	41.0	49.4	49.7

Table 3 - Comparison of Supplemental Plans to Stevens-Roth  
Normal Cost as a Percentage of Covered Payroll

	Stevens/ Roth	Proposed for CSRS Employees	Proposed for CIARDS Employees
Pension Plan			
Optional retirement	8.5	15.5	35.1
Involuntary retirement	0.4	0.8	1.2
Disability	1.0	1.8	2.2
Deferred vested	0.6	1.0	1.2
Survivors	1.2	2.1	4.0
Total pension cost	11.7	21.1	43.7
Paid by employee	0.0	1.1	1.5
Employer cost			
Pension plan	11.7	20.0	42.2
Capital accumulation	3.0	1.4	2.0
Social security	5.9	5.9	5.5
FEGLI	0.2	0	0
Total	20.8	27.3	49.7